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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Maria	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name  Adame	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX2320	xxx - xx
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Maria First Name	Adame  Middle Name  Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1840 W. 18th Street, 2nd Floor Number Street	Number Street
		ChicagoIllinois60608CityStateZip Code	City State Zip Code
		Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.  Number Street	this mailing address.  Number Street
			-
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. §§ 140	lived in this district longer than in any other district.
			_
			_

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De	ebtor 1 Maria	Adam		Case number (if know	'n)
	First Name	Middle Name Last Na	ame		
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of e Bankruptcy (Form B2010)). Also, go to  Chapter 7 Chapter 11 Chapter 12 Chapter 13			
8.	How you will pay the fee	more details about how you may cashier's check, or money order. may pay with a credit card or che large and large an	y pay. Typically, if you If your attorney is eck with a pre-printements. If you choose ee in Installments (Od (You may request o, waive your fee, and lies to your family sist fill out the Application.	ou are paying the submitting your led address.  This option, sign fficial Form 103A this option only in dispersion only in the pay do so only ze and you are ur	
9.	Have you filed for bankruptcy within the last 8 years?	No.  ✓ Yes. District  District  District	llinois When When When	MM / DD / YYYY	Case number 15-35060  Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No.  Yes. Debtor  District  Debtor  District	When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11.	Do you rent your residence?	✓ No. Go to line 12.  Yes. Has your landlord obtained at ✓ No. Go to line 12.  Yes. Fill out <i>Initial Statementhis</i> bankruptcy peti	ent About an Eviction		you want to stay in your residence?  You (Form 101A) and file it with

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Debtor 1 Maria Adame Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Maria Adame Case number (if known)

First Name Middle Name Last Name

Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Maria Adame Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Maria Adame Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 3/29/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Maria		Adame	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12, c	or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 34	2(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the info	ormation in the sched	lules filed with the petition is incorrect.
attorney, you do not	· ·	. ,		•
need to file this page.	/s/ Chris Prvor		Date	3/29/2017
	Signature of Attorney for	or Debtor	M	IM / DD / YYYY
	,			
	Chris Pryor			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone		Email address	cpryor@semradlaw.com
			Illinois	<u> </u>
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Maria		Adame
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

	Check if	this	is	an
_	amende	d filii	ng	

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	***
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,675.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,675.00
Part 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$4,775.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	44,773.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$49,079.19
Your total liabilitie	\$53,854.19
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$1.930.38
·	\$1,930.38

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Deb	tor 1 Maria		Adame	Case number (if known)	
David	First Name	Middle Name  Questions for Administrat	Last Name	ordo	
Part	Answer mese	Questions for Administrat	ive and Statistical Reco	oras	
6. <b>A</b>	re you filing for bankru	ptcy under Chapters 7, 11, o	r 13?		
	No. You have nothin	g to report on this part of the fo	rm. Check this box and sub	mit this form to the court with your other s	chedules.
Ī.	✓ Yes.				
7 14		ha 0			
/. W	/hat kind of debt do yo				
Ŀ		narily consumer debts. Consu purpose. 11 U.S.C. § 101(8). F		I by an individual primarily for a personal, al purposes. 28 U.S.C. § 159.	
		primarily consumer debts. You twith your other schedules.	ou have nothing to report on	this part of the form. Check this box and s	submit
		Your Current Monthly Incom R, Form 122B Line 11; OR, Fo	1, 2, 2	onthly income from Official	\$1,936.00
9.	Copy the following sp	ecial categories of claims fro	m Part 4, line 6 of Schedu	le E/F:	
	From Part 4 on Scheo	lule E/F, copy the following:		Total claim	
	9a. Domestic support of	obligations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain o	ther debts you owe the govern	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or	personal injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Cop	by line 6f.)		\$2,148.00	
	9e. Obligations arising priority claims. (Copy lir	out of a separation agreement o	r divorce that you did not rep	oort as \$0.00	
		profit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$2,148.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informatio	on to identify your c	ase:					
Dobtor 1	Mar	do.			Adama			
Debtor 1	Mar Firs	t Name	Middle N	lame	Adame Last Name			
Debtor 2								
(Spouse, if fil	ling) Firs	t Name	Middle N	lame	Last Name			
United Sta	ates Bankru	uptcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	ber							
Officia	ıl Forn	n 106A/B			_			Check if this is an amended filing
Sched	dule A	A/B: Prope	rty					12/1
category v responsibl write your	where you e for supp name and	think it fits best. E plying correct inform d case number (if k	Be as complete and mation. If more spansor, anown). Answer en	nd ac pace very	asset only once. If an asset fits in more ccurate as possible. If two married peopl is needed, attach a separate sheet to tl question. or Other Real Estate You Own or Ha	le are his for	filing together, both a	re equally
			_					
	No. Go to		quitable interest i	n an	y residence, building, land, or similar pro	operty	7?	
<u> </u>								
ш	Yes. Whe	re is the property?						
				Wh	at is the property? Check all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Street add	dress, if available, or	other description	브	Single-family home			ims Secured by Property.
				Н	Duplex or multi-unit building		Current value of the	Current value of the
				H	Condominium or cooperative  Manufactured or mobile home		entire property?	portion you own?
				H	Land			
	Number	Street		H	Investment property		Describe the nature o	f your ownership
				H	Timeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	H	Other			estate), ii kilowii.
					o has an interest in the property? Check		Check if this is co (see instructions)	mmunity property
				one				
					Debtor 1 only			
				Н	Debtor 2 only  Debtor 1 and Debtor 2 only			
				Н	At least one of the debtors and another			
				Ш				
					er information you wish to add about th perty identification number:	ıs iter	n, such as local	
If you	own or ha	ve more than one, li	st here:		·			
				Wh	at is the property? Check all that apply.			claims or exemptions. Put
1.2	Street add	dress, if available, or	other description		Single-family home			red claims on Schedule D: ims Secured by Property.
	Olicol dae	iress, ir available, or	otiroi description		Duplex or multi-unit building		Current value of the	
					Condominium or cooperative		entire property?	Current value of the portion you own?
					Manufactured or mobile home			
	Number	Street			Land		Describe the nature o	f vour ownershin
				Ш	Investment property		interest (such as fee s	imple, tenancy by
	City	State	Zip Code	H	Timeshare Other		the entireties, or a life	e estate), if known.
	-		·	Ш			Check if this is co	mmunity property
				<b>Wh</b>	o has an interest in the property? Check		(see instructions)	minumety property
					Debtor 1 only		_	
					Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
				Ħ	At least one of the debtors and another			
					er information you wish to add about th perty identification number:	is iter	n, such as local	

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1.3   What is the property? Chock all that apply.   Street address, if available, or other description   What is the property? Chock all that apply.   Street address, if available, or other description   Duplex or multi-unit building   Condoministion or cooperative   Current value of the entire property?   Check one.   Destor 1 only   Destor 2 only   Destor 2 only   Destor 1 and Debtor 2 only   Destor 1 and Destor 2 only   Destor 2 only   Destor 2 only   Destor 2 only   Destor 3 and another   Destor 4 and Destor 2 only   Destor 2 only   Destor 3 and another   Destor 4 and Destor 2 only   Destor 2 only   Destor 3 and 3 another   Destor 4 and 3 another   Destor 4 an	Debtor 1	Maria		Adame	Case number	(if known)	
Street address, if available, or other description		First Name	Middle Name	Last Name		· · · · · · · · · · · · · · · · · · ·	
Number   Street		et address, if available, or other		Single-family home  Duplex or multi-unit building  Condominium or cooperative	oly.	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule D: ims Secured by Property.  Current value of the
Who has an interest in the property? Check one.   (see instructions)   Debtor 1 only   Debtor 2 only   Debtor 2 only   Debtor 2 only   Debtor 3 and Debtor 2 only   Debtor 4 dad about this item, such as local property identification number:  2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.  2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.  2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.  2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles  Who has an interest in the property? Check one.  2. Add the dollar value of the amount of any secured claims or exemptions. Put the amount of any secured claims on Schedule D. Creditions Who Have Claims Secured by Property.  4. Least one of the debtors and another claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims			Zip Code	Investment property Timeshare		interest (such as fee s the entireties, or a life	imple, tenancy by e estate), if known.
2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.    Describe Your Vehicles			C C	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth her information you wish to add abo	er	(see instructions)	dirity property
Part 2: Describe Your Vehicles  Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles  No  Yes  3.1 Make Ford Model: Freestyle Year: Approximate mileage:  Other information:  2006 Other information:  Approximate mileage:  Other information:  Debtor 1 only At least one of the debtors and another  Check if this is community property? Check one.  Other information: Debtor 1 only At least one of the debtors and another  Check if this is community property? Check one.  Other information: Debtor 1 only At least one of the debtors and another  Check if this is community property? Check one.  Other information: Debtor 1 only At least one of the debtors and another  Check if this is community property? Check one.  Other information: Debtor 1 only Check if this is community property? Check one.  Other information: Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 9 only Debtor 9 only Debtor 1 only Deb	0 444		-	· ·			
Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles    No			-	-		, ioi pages	
you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles    No	Part 2:	Describe Your Vehicles					
3.1 Make	you own th 3. Cars, val	nat someone else drives. If you ns, trucks, tractors, sport utility	l lease a vehicle, als	so report it on Schedule G: Executory C	-	-	
Approximate mileage: 200000 Debtor 2 only  Other information: Debtor 1 and Debtor 2 only  At least one of the debtors and another  Current value of the entire property? \$1625.00 \$1625.00  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Year: Debtor 1 only  Approximate mileage: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Other information: Debtor 1 and Debtor 2 only  At least one of the debtors and another  Current value of the entire property?  Current value of the entire property?  Current value of the entire property.  Current value of the entire property.  Current value of the entire property?		Make F Model:	Freestyle	one.	ty? Check	the amount of any secu	red claims on Schedule D:
instructions)  Who has an interest in the property? Check one. Year: Approximate mileage: Other information:  Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the entire property?  At least one of the debtors and another Check if this is community property (see		Other information:	200000	Debtor 2 only Debtor 1 and Debtor 2 only	another	entire property?	portion you own?
3.2 Make Model: Year: Debtor 1 only Debtor 2 only Other information:  Moke Model: Year: Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 one of the debtors and another Check if this is community property (see				1 1	operty (see		
Other information:  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see	3.2	Model: Year:		Who has an interest in the proper one.	ty? Check	the amount of any secu	red claims on Schedule D:
				Debtor 1 and Debtor 2 only  At least one of the debtors and a  Check if this is community pro			

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3.3 M M Ye	rst Name		Last Massac			
M Ye		Middle Name	Last Name			
Ye			Who has an interest in the p	property? Check		claims or exemptions. Pu
	flodel: 'ear:		one.			red claims on <i>Schedule</i> and sims <i>Secured by Property</i>
, 4	pproximate mileage:		Debtor 1 only		oroditoro virio riavo ola	ante ecoured by theporty
	pproximate imicage.		Debtor 2 only		Current value of the	Current value of the
O.	other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	s and another		
			Check if this is commun	nity property (see		
			instructions)			
3.4 M	1ake		Who has an interest in the p	property? Check		claims or exemptions. Po
	Nodel:		one.			red claims on Schedule
	'ear:		Debtor 1 only		Creditors vvno Have Cia	ims Secured by Property
Ap	pproximate mileage:		Debtor 2 only		Current value of the	Current value of the
0	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	s and another		
			Check if this is commun	nity property (see		
			instructions)			
✓ No		•	t, fishing vessels, snowmobiles, n	•	ies	
No Yes		•	-	motorcycle accessori	Do not deduct secured	•
No Yes 4.1 M	o es Make	•	t, fishing vessels, snowmobiles, n  Who has an interest in the p	motorcycle accessori	Do not deduct secured the amount of any secu	red claims on Schedule
Example  ✓ No  Yes  4.1 M  M  Yes	o vs Make Model:	•	t, fishing vessels, snowmobiles, n  Who has an interest in the p one.	motorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
V No Yes  4.1 M M Yes Ap	o vs Make Model: 'ear:	•	t, fishing vessels, snowmobiles, n  Who has an interest in the p one.  Debtor 1 only	notorcycle accessori	Do not deduct secured the amount of any secu	red claims on Schedule
V No Yes  4.1 M M Yes Ap	o Aake Model: ear: pproximate mileage:	•	who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl	notorcycle accessori property? Check	Do not deduct secured the amount of any secu <i>Creditors Who Have Cla</i> Current value of the	red claims on Schedule hims Secured by Property Current value of the
V No Yes  4.1 M M Yes Ap	o Aake Model: ear: pproximate mileage:	•	who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors	property? Check  Ily s and another	Do not deduct secured the amount of any secu <i>Creditors Who Have Cla</i> Current value of the	red claims on Schedule hims Secured by Property Current value of the
V No Yes  4.1 M M Yes Ap	o Aake Model: ear: pproximate mileage:	•	who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl	property? Check  Ily s and another	Do not deduct secured the amount of any secu <i>Creditors Who Have Cla</i> Current value of the	red claims on Schedule hims Secured by Property Current value of the
V No Yes  4.1 M M Yes Ap	o vs Make Model: Year: pproximate mileage: Other information:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun	property? Check  Ily s and another  hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property  Current value of the portion you own?
Example  No Yes  4.1 M M Yes Ar  4.2 M	o vs Make Model: Year: pproximate mileage: Other information:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions)	property? Check  Ily s and another  hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?  Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P hered claims on Schedule
Example  No Yes  4.1 M M Yes Ar  4.2 M M Yes	Make Model:  Mother information:  Make Model:  Make Model:  Model:  Model:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the p	property? Check  Ily s and another  hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?  Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. Poured claims on Schedule
Example  No Yes  4.1 M M Yes Ar  4.2 M M Yes	Make Make Model: Mear: Make Mother information:  Make Model:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone.	property? Check  Ily s and another  hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?  Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. Poured claims on Schedule
Example  Ves  No  1.1 M  M  Yes  Ap  4.2 M  M  Yes  Ap  Ap  4.2 Ap	Make Model:  Mother information:  Make Model:  Make Model:  Model:  Model:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions)  Who has an interest in the pone. Debtor 1 only	property? Check  Ily s and another  Ilty property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class	red claims on Schedule lims Secured by Property  Current value of the portion you own?  claims or exemptions. Property  claims Secured by Property
Example  Ves  No  1.1 M  M  Yes  Ap  4.2 M  M  Yes  Ap  Ap  4.2 Ap	Make Model: Vear:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun instructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check  Ily s and another  Iity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule lims Secured by Property  Current value of the portion you own?  claims or exemptions. Property limed claims on Schedule lims Secured by Property  Current value of the
Example  Ves  No  1.1 M  M  Yes  Ap  4.2 M  M  Yes  Ap  Ap  4.2 Ap	Make Model: Vear:	•	who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check  Ily s and another  Introperty? Check  Property? Check  Ily s and another	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	claims or exemptions. Pured claims on Schedule lims Secured by Property  Current value of the

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Debtor 1 Maria Adame Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Miscellaneous goods \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used electronics \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing \$400.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$950.00 for Part 3. Write that number here .....

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Adame Debtor 1 Maria Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America \$100.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Maria		Adame	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	ites, and money orders.	
21.			, thrift savings accounts	s, or other pension or profit-sharing plans	
	<b>✓</b> No	Type of account:	Institution name:		
	Yes. List each account		monation name.		
	separately.	401(k) or similar plan:			
		Pension plan:	-		
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:	-		
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
	_	Gas:			
		Heating oil:	_		
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:	_		
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	, <del>-</del>
	✓ No			, ,	
	Yes	Issuer name and description:			
					-

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Debt	or 1 Maria First Name	Adame Case number (if known)  Middle Name Last Name	
24.		Middle Name Last Name an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition progra	
24.		530(b)(1), 529A(b), and 529(b)(1).	
	✓ No ☐ Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
	100		
25.		able or future interests in property (other than anything listed in line 1), and rights or powers for your benefit	
	✓ No		
	Yes. Desc	cribe	
26.		pyrights, trademarks, trade secrets, and other intellectual property	
		ternet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No  Yes. Desc	cribe	
27.	Licenses fra	nchises, and other general intangibles	
21.		rilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	<b>✓</b> No		
	Yes. Desc	cribe	
Mor	ney or prope	rty owed to you?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or proper		portion you own? Do not deduct secured
			portion you own? Do not deduct secured
	Tax refunds of No Yes. Give:	specific information Federal:	portion you own? Do not deduct secured
	Tax refunds or  No Yes. Give about your	specific information ut them, including whether already filed the returns  Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give about your	specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years  It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement.	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information  It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  ent  \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about your and the support of the sup	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about you and	specific information  It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about you and	specific information  If them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 ent \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Maria		Adame	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance pol Examples: Health, disability		n savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insurant of each policy and list in	ce company	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property t If you are the beneficiary of property because someone	a living trust, expect pro		y, or are currently entitled to receive	
	Yes. Describe				
33.	Examples: Accidents, emplo		u have filed a lawsuit or made nce claims, or rights to sue	a demand for payment	
	Yes. Describe				
34.	Other contingent and unl	iquidated claims of ev	very nature, including counterd	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets you	did not already list			
	Ves. Describe				
36.		-	Part 4, including any entries fo		\$100.00
Part	Describe Any Busin	ness-Related Prope	erty You Own or Have an Ir	nterest In. List any real estate in Part	1.
37.	Do you own or have any le	egal or equitable inte	rest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.			pe Di	urrent value of the ortion you own? o not deduct secured claims exemptions
38.	Accounts receivable or c	ommissions you alrea	dy earned		
	Yes. Describe				
39.	Office equipment, furnish Examples: Business-related		nodems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, electr	onic devices
	✓ No ☐ Yes. Describe				

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Deb	tor 1 Maria		Adame	Case number (if known)		
	First Name	Middle Name	Last Name			
40.	Machinery, fixtures, e	quipment, supplies you use in bu	isiness, and tools of your trade			
	<b>✓</b> No					
	Yes. Describe					
41.	Inventory					
	- N					
	Yes. Describe					
	Tes. Describe					
	-					
42.	Interests in partnersh	ips or joint ventures				
	✓ No	N		0/ 6		
	Yes. Give specific	Name of	entity:	% of ownership:		
	information about					
	them					
13 (	Customer lists mailing	lists, or other compilations				
40.	_	insts, or other complications				
	No No No vous listo i	nclude personally identifiable inform	ention (so defined in 11 LLCC & 1	01/41 01/2		
	Tes. Do your lists if	include personally identifiable liftorn	ration (as defined in 11 0.5.0. § 1	01(4174))!		
	☐ No					
	Yes. Desc	ribe				
4.4	Amy by simono valotod	nunnautu vari did nat aluandu liat				
44.		property you did not already list				
	<b>✓</b> No					
	Yes. Give specific information					
	iiiioiiiiatioii					
45 A	dd the dollar value of a	all of your entries from Part 5, inc	cluding any entries for pages vo	ou have attached		
		er here				
_	Dosoribo Any E	arm- and Commercial Fishir	a Polated Property Vou O	vn or Have an Interest In		
Part		interest in farmland, list it in Part 1.	ig-neiated Froperty Tou O	wii oi Have all lillerest III.		
46.	Do vou own or have a	ny legal or equitable interest in	anv farm- or commercial fishing	g-related property?		
	No. Co to Dort 7	•	_	- · · ·	Current value of the	)
	Yes. Go to line 47.				portion you own?  Do not deduct secure	ad alaima
	163. 00 10 1110 47.				or exemptions	eu ciaims
47.	Farm animals					
	Examples: Livestock, p	oultry, farm-raised fish				
	<b>✓</b> No					
	Yes. Describe					

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Debto		Maria First Name		Adame Last Name	Case number (if known)	
48.	Crop	os-either growing				
		No Yes. Describe				
49.		n and fishing equip	oment, implements, machinery, fixtu	res, and tools of trade		
		Yes. Describe				
50.	_		lies, chemicals, and feed			
		No Yes. Describe				
51.	Any	farm- and comme	rcial fishing-related property you did	not already list		
		No Yes. Describe				
	Ш_					
			l of your entries from Part 6, includir		ou have attached	
		D				
Part 7 53.			perty You Own or Have an Inter perty of any kind you did not already		IT LIST ADOVE	
	Exan	mples: Season ticket	s, country club membership			
		No Yes. Give specific				
		information				
						<u> </u>
54. Ad	ld th	e dollar value of al	l of your entries from Part 7. Write th	nat number here		<u> </u>
Part 8	: I	List the Totals of	Each Part of this Form			
55. <b>P</b>	art 1	l: Total real estate	, line 2			
56. <b>p</b>	art 2	total vehicles, lin	e 5	\$1625.00		
57. <b>P</b> a	art 3:	: Total personal an	d household items, line 15	\$950.00		
58. <b>P</b> a	art 4:	: Total financial as	sets, line 36	\$100.00		
59. <b>P</b>	art 5	5: Total business-re	elated property, line 45	·		
60. <b>P</b>	art 6	6: Total farm- and f	ishing-related property, line 52			
61. <b>P</b>	art 7	: Total other prop	erty not listed, line 54			
62. <b>T</b>	otal	personal property.	Add lines 56 through 61	\$2675.00	Copy personal property total ▶	+ \$2675.00
						\$2675.00
63. <b>T</b> c	otal o	of all property on S	chedule A/B. Add line 55 + line 62			<u> </u>

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Debtor 1	Maria		Adame
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
	. ,	-	(State)
Case number			
Case number (If known)			(-1413)

## Official Form 106C

## Check if this is an amended filing

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	Which set of exemptions are you claimi  You are claiming state and federal I	,,	van if yaur anayaa ia filing with yay	
	You are claiming state and federal ı		en ii your spouse is niing with you.	
		nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	s. 11 U.S.C. § 522(b)(2	2)	
2. F	or any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
li	Brief description of the property and ine on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
		Copy the value from Schedule A/B		
	Brief lescription: Ford Freestyle, 2006, 2006 Ford Freestyle	\$1,625.00	\$0  100% of fair market value, up to any	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	ine from Schedule A/B: 03		applicable statutory limit	
d	Brief lescription: Checking account, Bank of America Line from Schedule A/B:  17	\$100.00	\$100.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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De	ebtor 1	Maria		,	Adame	Case number (if known)	
		First Name	Mi	ddle Name I	ast Name		
Pa	rt 2:	Additional I	Page				
		on Schedule	of the property and A/B that lists this	Current value of the portion you own  Copy the value from Schedule A/B		exemption you claim  box for each exemption.	Specific laws that allow exemption
	Line	ription: <b>Miscellaneou</b> from edule A/B:	us goods	\$300.00		\$300.00 air market value, up to any e statutory limit	735 ILCS 5/12-1001(b)
	Line	ription: <b>Used clothing</b> from edule A/B:	11	\$400.00		\$400.00 air market value, up to any e statutory limit	735 ILCS 5/12-1001(a)
	Line	ription:  Used electro from edule A/B:	nics	\$250.00		\$250.00 air market value, up to any e statutory limit	735 ILCS 5/12-1001(b)

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		DC	ocument Page 22 of	80		
Fill in this inform	mation to identify your ca	ase:				
Debtor 1	Maria First Name	Middle Name	Adame Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States B		Northern	District of Illinois			
Case number			(State)			
<u> </u>	Form 106D					Check if this is an amended filing
Schedu	le D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
nore space is a name and case  1. Do any c No. C Y Yes.	needed, copy the Addition number (if known). reditors have claims se	ecured by your proper nit this form to the court	e are filing together, both are equipmer the entries, and attach it to the start of	this form. On the top	of any additional pa	
2. List all s	secured claims. If a credit ly for each claim. If more th	han one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Creditor's 2296 N Number Palatine City Who ow	Rand Rd er Street	Ford Freestyle   Value:	, the claim is: Check all that apply.	\$4,775.00	\$1,625.00	<u>\$3,150.00</u>

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$4,775.00

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Fill in th	is information to identify your ca	se:			
Debtor	1 Maria		Adame		
	First Name	Middle Name	Last Name		
Debtor 2		Add the At			
(Spouse, i	ffiling) First Name	Middle Name	Last Name		
United S	States Bankruptcy Court for the:	Northern	District of Illinois		
Case nu	umbor		(State)		
(If known)					
Offici	ial Form 106E/F				Check if this is an amended filing
Be as co		le. Use Part 1 for credito or unexpired leases that	ors with PRIORITY claims could result in a claim. A	and Part 2 for creditors with	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured
					ne Part you need, fill it out, number ite your name and case number (if
Part 1:	List All of Your PRIORITY	Unsecured Claims			
1. Do	any creditors have priority uns	secured claims against y	ou?		
<b>✓</b>	No. Go to Part 2.				
	Yes.				
list As Co		s. If a claim has both priorit in alphabetical order accord than one creditor holds a	y and nonpriority amounts, ding to the creditor's name. particular claim, list the othe	list that claim here and show be If you have more than two prior or creditors in Part 3.	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Maria Adame Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Advocate Christ Hospital of Illinois \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name 4440 W 95th St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60453 Illinois Oak Lawn City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? Yes 4.2 CAPITAL ONE \$797.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO BOX 30253 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 84130 SALT LAKE CITY Utah City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes **CBE GROUP** 4.3 \$137.00 Last 4 digits of account number 2040 Nonpriority Creditor's Name When was the debt incurred? 131 TOWER PARK DRI PO BOX 900 12/2016 Number As of the date you file, the claim is: Check all that apply. Contingent WATERLOO 50704 Iowa Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed **|** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V ORIGINAL CREDITOR: ✓** No Other. Specify COMCAST Yes

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Debtor 1 Maria Adame Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Chase Bank \$200.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 659732 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 78265 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes \$2,478.00 Chicago Acceptance Last 4 digits of account number \_ Nonpriority Creditor's Name 2296 N Rand Rd When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60074 Palatine Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes Citibank South Dakota 4.6 \$2,709.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 701 E 60th St N n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated South Dakota 57104 Sioux Falls Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims

No **✓** Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

debts

Other. Specify \_\_\_\_

Debts to pension or profit-sharing plans, and other similar

Collecting For -

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Debtor 1 Maria First Name Case number (if known) Adame Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	Aπer listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	lotal claim
4.7	City of Chicago - Dep't of Revenue Nonpriority Creditor's Name	Last 4 digits of account number	\$6,264.19
	PO Box 88292	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent	
		Unliquidated	
	ChicagoIllinois60608CityStateZip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	<u> </u>	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	브	debts	
	Check if this claim relates to a community debt	Other. Specify Collecting For -	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.8	Comcast	— Last 4 digits of account number	\$126.00
	Nonpriority Creditor's Name 11621 E. Marginal Way # 5	When was the debt incurred? n/a	
	Number Street	As of the date you file the claim is: Check all that apply	
	Bankruptcy Dept	As of the date you file, the claim is: Check all that apply.  Contingent	
		Unliquidated	
	Seattle         Washington         98168           City         State         Zip Code	<u> </u>	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other. Specify  Collecting For -	
	Is the claim subject to offset?	<u> </u>	
	<b>✓</b> No		
	Yes		
4.9	Commonwealth Edison		\$996.00
4.3	Nonpriority Creditor's Name	Last 4 digits of account number	ψ990.00
	3 Lincoln Ctr Fl 4 Number Street	When was the debt incurred?n/a	
	Number Sueet	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oakbrook Ter Illinois 60181	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only  Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other. Specify Collecting For -	
	Is the claim subject to offset?	<u> </u>	
	✓ No		
	Yes		

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Debtor 1 Maria Adame Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Fifth Third Bank \$1,561.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8140 S. Ashland Ave. Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60<u>620</u> Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes 4.11 Geico \$15,149.00 Last 4 digits of account number \_ Nonpriority Creditor's Name One GEICO Plaza Bethesda When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Bethesda Maryland 20810 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Collecting For - Car accident **✓** judgment-Case No. 2013-M1-Is the claim subject to offset? Other. Specify 010229 **✓** No Yes ILLINOIS COLLECTION SE 4.12 \$303.00 Last 4 digits of account number 2808 Nonpriority Creditor's Name 9/2016 When was the debt incurred? 8231 185TH ST STE 100 Number Street As of the date you file, the claim is: Check all that apply. Contingent TINLEY PARK Illinois 60487 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: MEDICAL

**✓** No

Yes

Other. Specify \_

PAYMENT DATA

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Debtor 1 Maria Adame Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Mercy Hospital \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2525 S. Michigan Avenue As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60616 Chicago Illinois Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes 4.14 MID AMERICA BANK & TRU \$408.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 2/2015 216 W 2nd St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 65459 Missouri Dixon Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes Midwest Title Loans 4.15 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 12047 Western Ave When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60406 Blue Island Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Notice Only Is the claim subject to offset? **✓** No

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Debtor 1 Maria Adame Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** NW COLLECTOR 4.16 \$179.00 Last 4 digits of account number Nonpriority Creditor's Name 3601 ALGONQUIN RD SUITE 232 When was the debt incurred? 4/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 60008 **ROLLING** Illinois Unliquidated **MEADOW** City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Other, Specify ORIGINAL CREDITOR: MEDICAL Is the claim subject to offset? **✓** No Yes 4.17 OAC \$136.00 Last 4 digits of account number 0124 Nonpriority Creditor's Name PO BOX 500 When was the debt incurred? 7/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **BARABOO** 53913 Wisconsin Unliquidated State City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes 4.18 Peoples Gas \$547.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Collecting For -Is the claim subject to offset? **✓** No

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Debtor 1 Maria Adame Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 \$450.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1 S Wacker Dr Fl 36 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60606 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes 4.20 Premier Bankcard, LLC \$492.00 Last 4 digits of account number \_ Nonpriority Creditor's Name PO Box 7999 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Saint Cloud Minnesota 56302 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes QC Financial Services, Inc. dba National Quik Cash 4.21 \$588.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 16311 Halsted St n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60426 Harvey Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? **✓** No

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Debtor 1 Maria Adame Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 Sprint \$451.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 219554 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes 4.23 \$1,376.00 Sprint Last 4 digits of account number \_ Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Kansas City Missouri 64121 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes TCF Bank 4.24 \$675.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1405 Xenium Ln N Ste 180 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 55441 Minneapolis Minnesota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? **✓** No

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Debtor 1 Maria Adame Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 T-Mobile \$745.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 53410 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 98015 Bellevue Washington City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes 4.26 T-Mobile \$421.00 Last 4 digits of account number \_ Nonpriority Creditor's Name n/a PO Box 53410 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Bellevue Washington 98015 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes 4.27 total finance \$5,369.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2917 W. Irving Park Rd n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60618 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? **✓** No

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Debtor 1 Maria Adame Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 \$2,074.00 Last 4 digits of account number R24A Nonpriority Creditor's Name 2505 S FINLEY RS STE100 When was the debt incurred? 9/2012 Number As of the date you file, the claim is: Check all that apply. Contingent **LOMBARD** Illinois 60148 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.29 U S DEPT OF ED/GSL/ATL \$33.00 Last 4 digits of account number 8625 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 6/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.30 \$16.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 6/2009 Number As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

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Debtor 1 Maria Adame Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 U S DEPT OF ED/GSL/ATL \$13.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 6/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.32 U S DEPT OF ED/GSL/ATL \$12.00 Last 4 digits of account number 1074 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes UIC Hospital 4.33 \$350.00 Last 4 digits of account number Nonpriority Creditor's Name 1740 West Taylor Street When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60612 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? **✓** No

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Debtor 1 Maria Adame Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 UNIVERSITY OF PHOENIX \$107.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4615 E ELWOOD ST FL 3 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **PHOENIX** 85040 Arizona City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes 4.35 US Cellular \$1,073.00 Last 4 digits of account number \_ Nonpriority Creditor's Name Dept 0205 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Palatine Illinois 60055 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? **✓** No Yes **VERIZON WIRELESS** 4.36 \$544.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO BOX 4002 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30101 Acworth Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Collecting For -Is the claim subject to offset? **✓** No

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Debtor 1 Maria Adame Case number (if known)

FIRST INS	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information i nounts for each type of unsecured claim.	s for s	tatistical reportinç	j purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	ve. Total. Add lilles va tillough vu.	06.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$2,148.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$46,931.19	
	6i Total Add lines 6f through 6i	6i	\$49,079.19	

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Debtor 1	Maria		Adame		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name	,	
United States Bankruptcy Court for the:		Northern	District of Illinois		
			(State)		
Case number (If known)					

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		טט	cument Page s	00 01 00
Fill in this info	rmation to identify your c	ase:		
Debtor 1	Maria	AA'stelle Nieses	Adame	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)	-			
				Check if this is an amended filing
Official	Form 106H			ag
Schedu	le H: Your Cod	lebtors		12/15
1. Do you h	3		not list either spouse as a co	
		lived in a community pro ico, Puerto Rico, Texas, Wa		Community property states and territories include Arizona, California,
	Go to line 3.			_
Yes	•	r spouse, or legal equiva	lent live with you at the tim	9?
	No Voe In which communit	v stato or torritory did you	ulivo?	Fill in the name and current address of that person.
	res. III Willer Communic	y state or territory and you	IIVG:	- Fill III the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equi	valent	_
	Number Street			<del>_</del>
	City	State	Zip Code	<del>_</del>
3 In Colum	nn 1 list all of your code	tors Do not include you	snouse as a codebtor if y	our spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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				9-		
Fill in this informa	ation to identify	your case:				
Debtor 1 Mai			Adame			
_	t Name	Middle Name	Last N	ame		Check if this is:
Debtor 2 (Spouse, if filing) Firs	t Name	Middle Name	Last N	ame		An amended filing
						A supplement showing post-petition chapte
United States Bank the:	cruptcy Court for	Northern	District of Illi	nois tate)		expenses as of the following date:
Case number			(0	iaic)		
(If known)						MM / DD / YYYY
Official Fo	rm 106I					
Schedule I	: Your In	come				1:
information about spouse. If more s number (if known	t your spouse. I pace is needed	f you are separated and, attach a separate she y question.	d your spous	se is not	filing with yo	d your spouse is living with you, include u, do not include information about your additional pages, write your name and cas
1. Fill in your emp	olovment		Debtor 1			Debtor 2
information.	proyment					
If you have mor	e than one job,	Employment status	<b>✓</b> Emplo	yed		Employed
attach a separate			Not Er	nployed		Not Employed
information abo employers.	ut additional	Occupation				
Include part time self-employed w		Employer's name	JLV1, LLC	;		
	y include student	Employer's address	2414 W. T	homas St	reet	
or homemaker,			Number Str	eet		Number Street
			Chicago	Illin Sta		
			City	Sia	te Zip Co	Ode City State Zip Code
		How long employed there?			_	
Part 2: Give D	etails About M	Ionthly Income				
Estimate monthl spouse unless you		he date you file this form	<b>ı.</b> If you have	nothing to	report for any	line, write \$0 in the space. Include your non-filing
SPOUSE UHICSS YOU						
If you or your non-	filing spouse have		combine the	informatio	n for all employ	yers for that person on the lines below. If you need
	filing spouse have		combine the	informatic	n for all employ  For Debtor 1	yers for that person on the lines below. If you need For Debtor 2 or non-filing spouse
If you or your non- more space, attac	-filing spouse have th a separate shee gross wages, sala		re all payroll	2.		For Debtor 2 or non-filing spouse
If you or your non- more space, attact 2. <b>List monthly</b> deductions.) I be.	-filing spouse have th a separate shee gross wages, sala	et to this form.  ary, and commissions (before calculate what the monthly was a second to the commissions).	re all payroll		For Debtor 1	For Debtor 2 or non-filing spouse

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Debtor 1Maria	Adame	Case numbe	r <i>(if</i>	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$1,317.33		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$122.96		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. <b>Insurance</b>	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:	5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5c + 5h$ .	5d + 5e +5f + 5g 6.	\$122.96		
7. Calculate total monthly take-home pay. Subtract line	6 from line 4. 7.	\$1,194.38		
8. List all other income regularly received:				
8a. Net income from rental property and from opera business, profession, or farm	•			
Attach a statement for each property and business s gross receipts, ordinary and necessary business exp the total monthly net income.	0	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing s dependent regularly receive	spouse, or a			
Include alimony, spousal support, child support, ma divorce settlement, and property settlement.	aintenance, 8c.	\$236.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly Include cash assistance and the value (if known) of a cash assistance that you receive, such as food stamp under the Supplemental Nutrition Assistance Program housing subsidies Specify: Food Assistance Programs Income	any non- os (benefits	\$500.0 <u>0</u>		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e	e + 8f +8g + 8h. 9.	\$736.00		
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or n	on-filing spouse	\$1,930.38	=	\$1,930.38
11. State all other regular contributions to the expense Include contributions from an unmarried partner, memb friends or relatives. Do not include any amounts already included in lines 2-	ers of your household, your d	ependents, your roomr		
Specify:			11. +	\$0.00
12. Add the amount in the last column of line 10 to the Write that amount on the Summary of Schedules and St				\$1,930.38
				Combined monthly income
13. Do you expect an increase or decrease within the y	year after you file this form?			
Yes. Explain:				

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Fill in this info	rmation to identi	fy your case:			
Debtor 1	Maria		Adame		
Deptor 1	First Name	Middle Name	Last Name	Chapte if this is:	
Debtor 2				Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States I	Bankruptcy Court	t for the: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	Y
Official	Form 10	)6 <u>J</u>			
Schedul	e J: Your	Expenses			12/1
information. If		as possible. If two married people a needed, attach another sheet to this tion.			
Part 1: Des	scribe Your Ho	ousehold			
1. Is this a jo	int case?				
✓ No. G	o to line 2				
Yes. D	oes Debtor 2 liv	re in a separate household?			
	No				
	Yes. Debtor 2	? must file Official Forms 106J-2, Exper	nses for Separate Household of Debt	for 2.	
2. Do you hav	ve dependents?	No			
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		***************************************	Child	13 years	No.
				40	Yes.
			Child	10 years	Yes.
			Child	8 months	No. ✓ Yes.
_	-	✓ No  Yes			
Part 2: Esti	mate Your Or	ngoing Monthly Expenses			
Estimate you	r expenses as o of a date after t	f your bankruptcy filing date unless he bankruptcy is filed. If this is a sup			
-	-	th non-cash government assistance cluded it on Schedule I: Your Income	-		Your expenses
	I or home owne or the ground or	rship expenses for your residence. In lot. 4.	nclude first mortgage payments and		\$600.00 4.
_	luded in line 4:				
4a. Real e	estate taxes				4a <b>\$0.00</b>

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

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 Debtor 1 First Name
 Maria
 Adame
 Case number (if known)

 Last Name
 Last Name

First Name	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$0.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$90.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$575.00
8. Childcare and children's ed	ucation costs	8.	\$100.00
9. Clothing, laundry, and dry c	leaning	9.	\$50.00
10. Personal care products an	d services	10.	\$40.00
11. Medical and dental expens	ses	11.	\$0.00
12. <b>Transportation.</b> Include gas Do not include car payments		12.	\$120.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$85.00
15d. Other insurance. Specify	<u>/:</u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paymo	ents:		
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicl	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	ıle I, Your Income (Official Form 106I).	18.	
19. Other payments you make Specify:	to support others who do not live with you.	40	
	as not included in lines 4 or 5 of this forms or an Cabadula I. Varia Income	19.	\$0.00
20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.		20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association		20d 20e	\$0.00
		206	<u> </u>

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Debtor 1 Maria	Adame	Case number (if known)	
First Name Middle Name	Last Name		
21. <b>Other.</b> Specify:		21	\$0.00
22. Calculate your monthly expenses.			
22a. Add lines 4 through 21.			\$1,660.00
22b. Copy line 22 (monthly expenses for Debtor 2), if ar		\$0.00	
22c. Add line 22a and 22b. The result is your monthly e	•		\$1,660.00
•	expenses.	22.	
23. Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from	n Schedule I.	23a	\$1,930.38
23b. Copy your monthly expenses from line 22 above.		23b	\$1,660.00
23c. Subtract your monthly expenses from your monthly	y income.		\$270.38
The result is your monthly net income.		23c	
For example, do you expect to finish paying for your camortgage payment to increase or decrease because of a No  Yes  Explain here:			

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btor 1	Maria		Adame
	First Name	Middle Name	Last Name
btor 2			
ouse, if filing)	First Name	Middle Name	Last Name
ed States I	Bankruptcy Court for the:	Northern	District of Illinois

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.							
×	/s/ Maria Adame	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 3/29/2017 MM/DD/YYYY	Date MM/DD/YYYY						

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Fill in	this infor	mation to identify your c	ase:					
Debto	r 1	Maria First Name	Middle N	Adame Name Last Nan	ne			
Debto (Spouse	r 2 e, if filing)	First Name	Middle N	Jame Last Nan	ne			
United	l States E	Sankruptcy Court for the:	Northern	District of Illing	ois			
Case i	number			(Sta	te)			
Offi	cial	Form 107				_		Check if this is a amended filing
		•	l Affairs f	or Individuals	Filing for	Bankru	ptcv	12/1
inforn numb	nation. I er (if kno	f more space is neede own). Answer every q	ed, attach a sepa uestion.	arried people are filing arate sheet to this form and Where You Lived	n. On the top of a			
				and whiere rou lived	i belore			
1.		your current marital sta	itus?					
		rried married						
2.	During t	he last 3 years, have yo	u lived anywhere	other than where you li	ve now?			
	☐ No ✓ Yes	. List all of the places yo	ou lived in the last	3 years. Do not include	where you live no	w.		
	Deb	otor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as D	Debtor 1		Same as Debtor 1
		9 S. Mozart nber Street		From	Number Street			From
	Chic	cago Illinois State	60629 Zip Code		City	State	Zip Code	
					Same as D	ebtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Street			From
	City	State	Zip Code		City	State	Zip Code	
a	nd territor No	<i>ries</i> include Arizona, Califo	ornia, Idaho, Louis	ouse or legal equivalent iana, Nevada, New Mexico Codebtors (Official Form	, Puerto Rico, Texa			mmunity property states

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Adame

Debtor 1 Maria Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$3000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$11000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$20500.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD LINK \$1,500.00 From January 1 of current year until the date you filed for bankruptcy: Est. 2016 LINK \$4,300.00 For last calendar year: (January 1 to December 31, 2016 Est. 2015 LINK \$3,216.00 For the calendar year before that: (January 1 to December 31, 2015

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Adame Debtor 1 Maria Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Maria			Ac	lame	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi corp age	ders include you porations of whic	r relatives; a h you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
	Yes. List all pag	yments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name				-		
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne	·	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

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Adame Debtor 1 Maria Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Uninsured car accident Circuit Court of Cook County, Illinois Pending Gpvernment Employe v. Maria Adame Court Name On appeal 5600 Old Orchard Road **NumberStreet** Concluded Case number Illinois 60077 Skokie 2013-M1-010229 City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	otor 1 Maria	Adame	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, of accounts or refuse to make a payment because		pank or financial institution, set off any am	ounts from your
	<b>✓</b> No			
	Yes. Fill in the details.			
		Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name	_		
	Number Street			
	Number Street	Last 4 digits of account	number: XXXX-	
		Last 4 digits of docount	number. 70000	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, wa appointed receiver, a custodian, or another office		possession of an assignee for the benefit o	f creditors, a court-
	<b>✓</b> No			
	Yes			
Part	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy,	did you give any gifts with a t	otal value of more than \$600 per person?	
10.	_	aid you give any girts with a t	otal value of more than 4000 per person:	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift	_		
		_		
	Number Street	_		
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			<del>.</del>
		_		
	Number Street	_		
	City State Zip Code			
	Person's relationship to you			

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	Maria	Adame Case number (if kn	own)	
	First Name Middle Name	Last Name	·	
. Wi	thin 2 years before you filed for bankruptcy, o	did you give any gifts or contributions with a total value	e of more than \$600	to any charity?
<b>✓</b>	No			
Ě		udian		
	Yes. Fill in the details for each gift or contrib	oution.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charity's Name			
	onany onano			
	-			
	Number Street			
	110.11.20.			
	City State Zip Code			
	,			
t 6:	List Certain Losses			
gaı ✓	mbling?   No			
П	Yes. Fill in the details.			
	Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid. List	loss	lost
		pending insurance claims on line 33 of Schedule		
		A/B: Property.		
rt 7:	List Certain Payments or Transfers			
abo	out seeking bankruptcy or preparing a bankr	id you or anyone else acting on your behalf pay or trans uptcy petition? s, or credit counseling agencies for services required in your		anyone you consult
abo	out seeking bankruptcy or preparing a bankr	uptcy petition?		anyone you consult
abo	out seeking bankruptcy or preparing a bankr lude any attorneys, bankruptcy petition preparers No	uptcy petition?		Amount of payment
abo	out seeking bankruptcy or preparing a bankr lude any attorneys, bankruptcy petition preparers No	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer	Amount of
abo	out seeking bankruptcy or preparing a bankruptcy or preparing a bankruptcy petition preparers  No  Yes. Fill in the details.	ruptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bankruptcy and attempts, bankruptcy petition preparers  No Yes. Fill in the details.  Semrad Law Firm	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bankruptcy any attorneys, bankruptcy petition preparers  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bankruptcy any attorneys, bankruptcy petition preparers  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid  1101 S. Western Avenue  Number Street	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid  1101 S. Western Avenue  Number Street	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid Number Street	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid City State Zip Code  City State Zip Code  City State Zip Code	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid Number Street	puptcy petition? s, or credit counseling agencies for services required in your  Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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Debt		Maria		Adame	Case number (if known	7)	
		First Name	Middle Name	Last Name			
17.	help	nin 1 year before you filed o you deal with your credit not include any payment or	tors or to make paym		your behalf pay or transfe	r any property to an	yone who promised to
	<b>✓</b>	No					
	Ш	Yes. Fill in the details.					
				Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	the Incluand	ordinary course of your bu	usiness or financial af and transfers made as s	ecurity (such as the granting of			
	ш			Baradalla and all and			D. L.
				Description and value of property transferred		ny property or eceived or debts pai e	Date id transfer was made
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
19.	ben	nin 10 years before you file eficiary? ese are often called asset-pro		d you transfer any property to	a self-settled trust or sin	nilar device of whicl	h you are a
	_	No	,				
		Yes. Fill in the details.					
				Description and value o	f the property transferred		Date transfer was made
		Name of trust					

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Debtor 1 Maria Adame Case number (if known)
First Name Middle Name Last Name

<b>mo</b> Inc	<b>ved, or transfe</b> llude checking, s	rred? savings, mone		vere any financial accounts or i financial accounts; certificates of dutions.				
<b>✓</b>	No Yes. Fill in the	details						
	163.1111111	details.		Last 4 digits of account number	Type of accour instrument	nt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Person Who W	Vas Paid		_ XXXX-	Checking			
	Number Stree	t		_	Savings  Money mar	rkat		
				_	Brokerage	inet		
	City	State	Zip Code	_	Other			
			Zip Code	_ XXXX-	Checking			
	Person Who W	Vas Paid			Savings			
	Number Stree	t		_	Money mar	rket		
	-			_	Dual consens			
					Brokerage			
	City you now have, er valuables?	State or did you ha	Zip Code	 before you filed for bankruptcy	Other	oox or other dep	ository for secu	rities, cash, or
	you now have,	or did you ha		before you filed for bankruptcy Who else had access to it?	Other Other	oox or other dep		rities, cash, or  Do you still have it?
	you now have, er valuables?	or did you ha	ave within 1 year		Other Other			Do you still
	you now have, er valuables? No Yes. Fill in the	or did you ha	ave within 1 year	Who else had access to it?	Other Other			Do you still have it?
	you now have, er valuables?  No Yes. Fill in the	or did you ha	ave within 1 year	Who else had access to it?  Name  Number Street	Other Other			Do you still have it?
	you now have, er valuables?  No Yes. Fill in the	or did you ha	ave within 1 year	Who else had access to it?  Name  Number Street	Other Other			Do you still have it?
oth	you now have, er valuables?  No Yes. Fill in the  Name of Finar  Number Street	or did you hat details.	zip Code	Who else had access to it?  Name  Number Street	Other  Other  Descrip Code	cribe the conten	nts	Do you still have it?
oth	you now have, er valuables?  No Yes. Fill in the  Name of Finar  Number Street	or did you hat details.	zip Code	Who else had access to it?  Name  Number Street  City State Z	Other  Other  Descrip Code	cribe the conten	nts	Do you still have it?
oth	you now have, er valuables?  No Yes. Fill in the  Name of Finar  Number Street  City  ve you stored p	or did you hat details.  Incial Institution t  State  Property in a second	zip Code	Who else had access to it?  Name  Number Street  City State Z	Other  Other  Descrip Code	cribe the conten	nts	Do you still have it?
oth	you now have, er valuables?  No Yes. Fill in the  Name of Finar  Number Street  City  ve you stored p	or did you hat details.  Incial Institution t  State  Property in a second	zip Code	Who else had access to it?  Name  Number Street  City State Z	Other  Other  Other	cribe the conten	uptcy?	Do you still have it?
oth	you now have, per valuables?  No Yes. Fill in the  Name of Finar  Number Stree  City  ve you stored p  No Yes. Fill in the	or did you have details.  class of the state	zip Code	Who else had access to it?  Name  Number Street  City State Z  lace other than your home with  Who else had access to it?	Other  Other  Other	ribe the conten	uptcy?	Do you still have it?  No Yes  Do you still
oth	you now have, per valuables?  No Yes. Fill in the  Name of Finar  Number Street  City  Ve you stored p  No Yes. Fill in the	or did you have details.  class of the state	zip Code	Who else had access to it?  Name  Number Street  City State Z  lace other than your home with  Who else had access to it?	Other  Other  Other	ribe the conten	uptcy?	Do you still have it?  No Yes  Do you still have it?
oth	you now have, per valuables?  No Yes. Fill in the  Name of Finar  Number Stree  City  ve you stored p  No Yes. Fill in the	or did you have details.  class of the state	zip Code	Who else had access to it?  Name  Number Street  City State Z  lace other than your home with  Who else had access to it?  Name  Number Street	Other  Other  Other	ribe the conten	uptcy?	Do you sti have it?  No Yes  Do you sti have it?

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Adame Debtor 1 Maria Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Maria			Adame	Case num	ber (if known)	
		First Name	Міас	dle Name	Last Name			
26.	Hav	e you been a party	y in any judicial (	or administrative	e proceeding under	any environmental la	w? Include settlements and order	rs.
	<b>✓</b>	No						
		Yes. Fill in the deta	ails.					
				Cour	rt or agency	Nat	ture of the case	Status of the case
		Case title						Case
		-		Cour	t Name			Pending
								On appeal
		Case number		Num	berStreet			Concluded
				City	State	Zip Code		ш
Part	11:	Give Details Ab	out Your Busi	ness or Conne	ections to Any Bus	siness		
					-			
27.	With	nin 4 years before	you filed for ban	kruptcy, did you	own a business or l	have any of the follow	ring connections to any business?	•
		A sole proprie	etor or self-empl	oyed in a trade,	profession, or other	activity, either full-time	e or part-time	
		A member of	a limited liability	company (LLC)	or limited liability pa	rtnership (LLP)		
		A partner in a						
			rector, or manag	_	· ·			
		An owner of a	at least 5% of the	e voting or equity	securities of a corp	poration		
	<b>✓</b>	No. None of the a	bove applies. G	o to Part 12.				
		Yes. Check all that	at apply above a	nd fill in the deta	ils below for each b	usiness.		
					Describe the natu	re of the business	Employer Identification nu include Social Security nu	
							EIN:	
		Business Name					LIIV.	
		Number Street					Dates business existed	
					Name of accounta	ant or bookkeeper		
		City	State	Zip Code			From To	
					Describe the natu	re of the business	Employer Identification nu include Social Security nu	
								iniber of ITIN.
		Business Name					EIN:	
		Number Street					Dates business existed	
					Name of accounta	ant or bookkeeper		
		City	State 2	Zip Code			From To	
					Describe the natu	re of the business	Employer Identification nu	
							include Social Security nu	mber or ITIN.
		Business Name					EIN:	
		Number Circet					Dates business existed	
		Number Street			Name of accounta	ant or bookkeeper	Dates pusifiess existed	
		City	State	Zip Code			From To	
								<del></del>

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Deb	tor 1	Maria			Adame	Case number (if known)
	F	First Name		Middle Name	Last Name	
28.	cred	iin 2 years before litors, or other pa No Yes. Fill in the det	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	_				Date issued	
					Dato locada	
		Name			MM/DD/YYYY	
					_	
		Number Street				
		-			_	
		City	State	Zip Code		
Par	t 12:	Sign Below				
1	true a	nd correct. I unde kruptcy case can	erstand that	making a false stat	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			ure of Debtor	1		Signature of Debtor 2
		3				Date
		Date 3	3/29/2017			
ı	Did yo	u attach addition	nal pages to	our Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	✓ No	o				
	—— D:-1					and an about the same of
	DIG YO	u pay or agree to	pay someon	e wno is not an att	orney to help you fill out b	ankruptcy forms?
	✓ No	0				
İ	Ye	es. Name of persor	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

Prior to the filing of this statement I have received \$1,000.00			Northern	District of Illinois		
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR  1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr, P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the patition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept  Prior to the filing of this statement I have received  Balance Due  2. The source of the compensation paid to me was:  Debtor   Other (specify)  3. The source of the compensation paid to me is:  Debtor   Other (specify)  4.   I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;  6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:    CERTIFICATION	In re			Case	No	
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4.	3.	The source of the compensation pai	d to me is:			
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debtor(s) in this bankruptcy proceedings.  3/29/2017  Date  /s/ Chris Pryor  Signature of Attorney  Semrad Law Firm			CI	ERTIFICATION		
Date Signature of Attorney  Semrad Law Firm			te statement of any a	agreement or arrangement for pa	ayment to me	e for representation of the
Semrad Law Firm		3/29/2017		/s/ Chris Pry	or	
		Date		Signature of Atto	orney	_
				Semrad Law F	ïrm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$1,000.00 toward the flat fee, leaving a balance due of \$3,000.00; and \$61.76 for expenses, leaving a balance due of \$3,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/29/2017	
Signed:		
/s/ Maria	a Adame	
		/s/ Chris Pryor
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Adame, Maria	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	TRIX
Ti knowledge		fy that the attached list of creditors is t	rue and correct to the best of their
Date:	3/29/2017	/s/ Adame, Mari Adame, Maria Signature of De	

U S DEPT OF ED 2505 S FINLEY RS STE100 LOMBARD, IL, 60148

MID AMERICA BANK & TRU 216 W 2nd St Dixon, MO, 65459

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, IL, 60487

NW COLLECTOR 3601 ALGONQUIN RD SUITE 232 ROLLING MEADOW, IL, 60008

CBE GROUP 131 TOWER PARK DRI PO BOX 900 WATERLOO, IA, 50704

OAC PO BOX 500 BARABOO, WI, 53913

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

Chase Bank 340 S. Cleveland Bldg 370 OH1-1073 Westerville, OH, 43081

Chicago Acceptance 2296 N Rand Rd Palatine, IL, 60074

Citibank South Dakota 701 E 60th St N Sioux Falls, SD, 57104 City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Commonwealth Edison 3 Lincoln Ctr Attn: Bankruptcy Department Oakbrook Ter, IL, 60181

Fifth Third Bank 8140 S. Ashland Ave. Chicago, IL, 60620

Geico 5260 Western Avenue Chevy Chase, MD, 20815

Midwest Title Loans 2941 W 159th St Markham, IL, 60428

Peoples Gas 200 E. Randolph Chicago, IL, 60601

Premier Bankcard, LLC PO Box 7999 Saint Cloud, MN, 56302

QC Financial Services, Inc. dba National Quik Cash 16311 Halsted St Harvey, IL, 60426

Sprint P O Box 629023 El Dorado Hills, CA, 95762

T-Mobile P O box 742596 Cincinnati, OH, 45274

TCF Bank 601 W 14th Street Chicago Heights, IL, 60411 total finance 2917 W. Irving Park Rd Chicago, IL, 60618

UNIVERSITY OF PHOENIX 4615 E ELWOOD ST FL 3 PHOENIX, AZ, 85040

US Cellular Dept 0205 Palatine, IL, 60055

VERIZON WIRELESS P.O. Box 660108 Dallas, TX, 75266

Comcast p.o. box 196 Newark, NJ, 07101

UIC Hospital 1740 West Taylor Street Chicago, IL, 60612

Advocate Christ Hospital of Illinois 4440 W 95th St Oak Lawn, IL, 60453

Mercy Hospital 2525 S. Michigan Avenue Chicago, IL, 60616

PLS 1 S Wacker Dr Fl 36 Chicago, IL, 60606

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$1,000.00 toward the flat fee, leaving a balance due of \$3,000.00; and \$61.76 for expenses, leaving a balance due of \$3,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 3/20/2	)17	
Signed:	_ \	
/s/ Maria Adame	<u>C</u>	/s/ Chris Phyor
Debtor(s)	The state of the s	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Maria First Name		Adame	Case number (if known)		
	Middle Name	Last Name	_		
Part 6: Answer These Qu	uestions for Reporting Purpose				
16. What kind of debts do you have?	11.				
17. Are you filing under Chapter 7? Do you estimate that	✓ No. I am not filing under Chapter 7. Go to line 18.  ✓ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative				
after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	n. Do you estimate that unds will be available to	arter any exempt propert distribute to unsecured ci	y is excluded and administrative reditors?	
18. How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>☐ 50-99</li><li>☐ 100-199</li><li>☐ 200-999</li></ul>	1,000-5,000 5,001-10,00 10,001-25,0	00 🗖	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		\$50,000,00	-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001	\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
	hours overninged this matth	4111			
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill				
out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
	request relief in accordance with the chapter of title 11, United States Code, specified in this petition. understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Maria Adame Signature of Debtor 1		Signature of Debtor	2	
	Executed on 3/29/2017 MM / DD /	YYYY	Executed on	MM / DD / YYYY	

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	mation to identify your	case:		
Debtor 1	Maria		Adame	
	First Name	Middle Name	Last Name	_
Debtor 2 (Spouse, if filing)	First Name		WII	
		Middle Name	Last Name	
United States B	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
Official	Form 106Da			Check if this is ar
Jiliciai	Form 106De	<u>3C</u>		amended filing
Declarati	ion About an	Individual Debte	or's Schadulas	10/4/
		er, both are equally respon		12/15
J.S.C. 99 152, 1	1341, 1519, and 3571.	ion with a bankruptcy case	can result in fines up to \$2	250,000, or imprisonment for up to 20 years, or both. 18
Part 1: Sign	Below			
Did you pa	The second secon	eone who is NOT an attorne	y to help you fill out bankru	iptcy forms?
	The second secon	one who is NOT an attorne	y to help you fill out bankru	iptcy forms?
Did you pa	The second secon	eone who is NOT an attorne		ition Preparer's Notice, Declaration, and
Did you pa	ny or agree to pay some	eone who is NOT an attorne	Attach Bankruptcy Peti	ition Preparer's Notice, Declaration, and
Did you pa	ny or agree to pay some	eone who is NOT an attorne	Attach Bankruptcy Peti	ition Preparer's Notice, Declaration, and

Signature of Debtor 2

MM/DD/YYYY

/s/ Maria Adame
Signature of Debtor 1

Date 3/29/2017 MM/DD/YYYY

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Debtor 1 Maria		16.1.1. N	Adame	Case number (if known)
First Na	<b>ime</b>	Middle Name	Last Name	
creditors,	ears before you filed or other parties.		rou give a financial state	nent to anyone about your business? Include all financial institutions
L 100.1	m m the details selevi	•		
			Date issued	
Name	Э	<u>*</u>	MM/DD/YYYY	_
Num	ber Street		_	
City	State	Zip Code		
Part 12: Sign	Below			
a bankruptc	y case can result in fi	nes up to \$250,000,	or imprisonment for up t	erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debt	or 1		Signature of Debtor 2
	Date 3/29/2017			Date
Did you atta	ch additional pages t	o Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
✓ No Yes				
Did you pay	or agree to pay some	one who is not an at	torney to help you fill out	bankruptcy forms?
<b>✓</b> No				
Yes. Nan	ne of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Adame, Maria  Debtor(s)	Case No	Case No.		
	•	Chapter.	Chapter13		
	VERIFI	CATION OF CREDITOR MAT	RIX		
T knowledge	he above named Debtors hereby veri e.	fy that the attached list of creditors is tru	ue and correct to the best of their		
Date:	3/29/2017	/s/ Adame, Maria Adame, Maria Signature of Debi	$\overline{\mathcal{N}}$		

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Deb	tor 1 Maria		Adame	Case number (if known)		
y	First Name	Middle Name	Last Name			
16.	Calculate the median t	family income that applies to	you. Follow these steps:		THE THE RESIDENCE OF THE PROPERTY OF THE PROPE	
	16a. Fill in the state in w	hich you live.	Illinois			
	16b. Fill in the number o	f people in your household.	4			
	16c. Fill in the median fa household	mily income for your state and s			\$90,080.00	
		fied in the separate instructions f	lotind orthis form. This list ma	a list of applicable median income amounts, go online		
17.	using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.  7. How do the lines compare?					
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).					
	U.S.C. § 1325(	re than line 16c. On the top of p (b)(3). <b>Go to Part 3 and fill out</b> r current monthly income from !	Calculation of Disposa	k box 2, <i>Disposable income is determined under 11</i> ble Income (Official Form 122C-2). On line 39 of that		
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(	4)		
18.	-	monthly income from line 11			\$1,936.00	
19.	Deduct the marital adju commitment period under	ustment if it applies. If you are rr 11 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of yo	not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.		
	19a. If the marital adjustn	nent does not apply, fill in 0 on I	ine 19a.		- <u>\$0.00</u>	
	19b. Subtract line 19a f	rom line 18.			\$1,936.00	
20.	Calculate your current	monthly income for the year.	Follow these steps:			
	20a. Copy line 19b.				\$1,936.00	
	Multiply by 12 (the n	number of months in a year).			x 12	
	20b. The result is your cu	rrent monthly income for the year	ar for this part of the form	<b>.</b>	\$23,232.00	
		mily income for your state and si	ze of household from lin	e 16c.	\$90,080.00	
21.	How do the lines compa					
	Line 20b is less than commitment period is	line 20c. Unless otherwise order s 3 years. Go to Part 4.	ed by the court, on the t	op of page 1 of this form, check box 3, The		
	Line 20b is more than 4, The commitment p	n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	erwise ordered by the co	ourt, on the top of page 1 of this form, check box		
Part	Sign Below					
	By signing here, I dec	lare under penalty of perjury-that	the information on this	statement and in any attachments is true and correct.		
				and and any academic to had and contect.		
	🗶 /s/ Maria Adan	ne H	×			
	Signature of Debte	or 1	Się	gnature of Debtor 2		
	Date 3/29/2017		Da	te		
	MM/DD/YY	ΥΫ́		MM/DD/YYYY		
	If you checked 17a, do If you checked 17b, fil above.	o NOT fill out or file Form 122C- Il out Form 122C-2 and file it wit	2. h this form. On line 39 c	of that form, copy your current monthly income from line	14	